

**SUROVELL MARKLE ISAACS & LEVY PLC**  
4010 UNIVERSITY DRIVE, SUITE 200  
FAIRFAX, VA 22030

TELEPHONE 703.251.5400  
FACSIMILE 703.591.9285  
WEBSITE WWW.SMILLAW.COM

WRITER'S DIRECT DIAL 703.277.9774  
WRITER'S EMAIL KCAHOON@SMILLAW.COM

ROBERT J. SUROVELL  
G. DONALD MARKLE<sup>\*</sup>  
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MICHELE L. JOSEPH  
KRISTI N. CAHOON<sup>\*</sup>

OF COUNSEL  
DAVID J. FUDALA

\* ALSO ADMITTED IN DC  
+ ALSO ADMITTED IN MD

July 14, 2010

*by facsimile and first-class mail*

Litton Loan Servicing  
Attn: Loss Mitigation Dept.  
4828 Loop Central Drive  
Houston, TX 77081  
Fax: (713) 966-8849

re: *Harry L. Frazier, Jr.*  
*Address: 1330 Mountain View Road, Stafford, VA*  
*Loan No.: 40216723*

Dear Litton Loan Servicing:

We are writing in response to your letter dated June 22, 2010 which was not received until July 9, 2010 and your July 7, 2010 letter which somehow was mailed promptly and received on July 9, 2010. In your letter dated June 22, 2010, you indicate that Mr. Frazier must submit a signed copy of his most recently filed tax returns and a copy of his two most recent bank statements. However, Mr. Frazier is self-employed and does not receive paystubs. I have enclosed the 37 pages that were sent on May 7, 2010 which was the Frazier's application for the Home Affordable Modification Program (HAMP). As you can see, enclosed in the package is Mr. Frazier's most recent signed tax return and updated Profit & Loss Statement. It's wholly unexpected and not within the spirit of the HAMP to disallow the Fraziers to obtain a loan modification due to your poor record keeping.

However the Fraziers remain committed to keeping their home and have enclosed their tax returns and updated Profit & Loss Statement.

To address your July 7, 2010 letter you indicate "A notice listing the specific documents we needed and the time frame required to provide them was sent to you

SUROVELL MARKLE ISAACS & LEVY PLC

HARRY FRAZIER

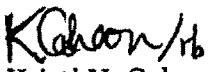
July 14, 2010

Page 2

more than 30 days ago." However, even if you mailed the notice on June 22, 2010 which clearly is not the case, the Fraziers would still be within the 30 days period to provide these documents, even though they have already provided them (see enclosed correspondence).

As such we would ask that you would properly consider the Fraziers for a HAMP modification. If you have any questions, please call me directly at 703.277.9774.

Very Truly Yours,

  
Kristi N. Cahoon

Enclosures

cc: Harry Frazier

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*by facsimile and first-class mail*

Litton Loan Servicing  
Attn: Loss Mitigation Dept.  
4828 Loop Central Drive  
Houston, TX 77081  
Fax: (713) 966-8849

re: Harry L. Frazier, Jr.  
Address: 1330 Mountain View Road, Stafford, VA  
Loan No.: 40216723

Dear Litton Loan Servicing:

We are writing in response to your letter dated July 30, 2010. In your letter, you indicate that Mr. Frazier must submit additional documentation in order to continue his application for the Home Affordable Loan Modification (HAMP). Today, I spoke with a Litton Loan Serving representative and was advised that we needed to provide the following in order to continue the HAMP application:

- Most recent quarterly profit and loss statement
- Proof of homeowners insurance
- Most recent paystubs of Mr. Frazier's wife, Victoria Frazier
- Application for 2009 Tax extension

The Fraziers filed an extension for their 2009 taxes because the company computer had a virus which resulted in the loss of the company's Quickbook files. This resulted in a mistake on the 2008 tax returns which were recently re-filed (and which you already have a copy). Upon filing their 2009 tax returns, the Fraziers intend to supplement that in support of their HAMP application.

SUROVELL MARKLE ISAACS & LEVY PLC  
LITTON LOAN SERVICING  
August 27, 2010  
Page 2

As such we would ask that you would consider the Fraziers' HAMP application complete. If you have any questions, please call me directly at 703.277.9774.

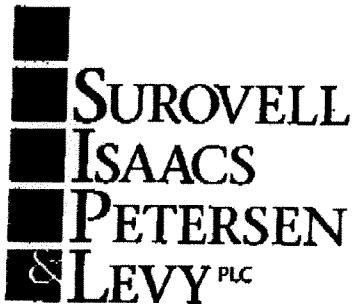
Very Truly Yours,



Kristi N. Cahoon

Enclosures

cc: Harry Frazier



WRITER'S DIRECT DIAL: 703.277.9774  
WRITER'S EMAIL: KKELLY@SIPLFIRM.COM

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+ ALSO ADMITTED IN MD

March 8, 2011

***by facsimile and regular mail***

Litton Loan Servicing  
Attn: Loss Mitigation Dept.  
4828 Loop Central Drive  
Houston, TX 77081  
Fax: (713) 793-4923

re: *Harry L. Frazier, Jr.*  
*Address: 1330 Mountain View Road, Stafford, VA*  
*Loan No.: 40216723*

Dear Litton Loan Servicing:

I am writing on behalf of my client, Harry Frazier, and in response to your February 17, 2010 letter. In your letter you indicate you need the following documents in order to process their HAMP application:

- Signed and dated IRS Form 4506-T
- Singed copy of most recently filed personal federal income tax return including all schedules and forms for all borrowers/contributors
- Signed copy of most recently filed business federal income tax return including all schedules and forms for all borrowers/contributors
- Letter of Explanation
- Copy of the most recent quarterly or year-to-date profit/loss statement for all businesses

After my conversation with Juanita White, from Litton Loan Servicing Loss Mitigation Department, we were told that a few more documents were required. Mr. Frazier has enclosed the following:

- Signed and dated IRS Form 4506-T for personal and for the business

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LITTON LOAN SERVICING

March 8, 2011

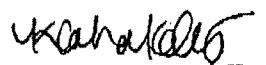
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- Most recent personal federal tax return
- Most recent business federal income tax return (including 1120S and Schedule K-1 and all other schedules)
- Copy of the most recent quarterly or year-to-date profit/loss statement for all businesses with a date and signature
- A copy of Homeowners Insurance Policy

Please consider Mr. Frazier's HAMP application complete. Mr. Frazier and his wife, Victoria Frazier, remain committed to keeping their home and will await your response to their request for their application a Home Affordable Modification Program (HAMP) loan modification.

If you have any questions or require additional documentation, please call me directly at 703.277.9774.

Very Truly Yours,



Kristi Cahoon Kelly

Enclosures

cc: Harry Frazier



WRITER'S DIRECT DIAL: 703.277.9774  
WRITER'S EMAIL: KKELLY@SIPLFIRM.COM

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April 15, 2011

**TELEFAX COVER LETTER**  
**PLEASE IMMEDIATELY DELIVER THE FOLLOWING TO:**

**LOSS MITIGATION DEPARTMENT**  
*Litton Loan Servicing, LP*

TELEFAX: 713.793.4923

THIS TELEFAX ORIGINATES FROM: Kristi Cahoon Kelly

MATTER: Harry Frazier  
1330 MOUNTAIN VIEW RD., STAFFORD, VA 22554  
LOAN NO.: 40216723

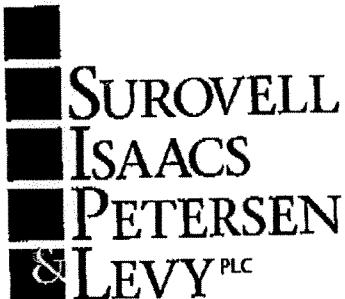
COMMENTS: Please find the enclosed correspondence.

OPERATOR: Olga CJ Macias (703-277-9706)

TOTAL PAGES TRANSMITTED (INCLUDING THIS COVER): 5

**If you did not receive all of the pages, please call as soon as possible and ask to speak to the operator named. Thank you.**

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WRITER'S DIRECT DIAL: 703.277.9774  
WRITER'S EMAIL: KKELLY@SIPLFIRM.COM

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\* ALSO ADMITTED IN DC  
+ ALSO ADMITTED IN MD

April 15, 2011

*by facsimile and first-class mail*

Litton Loan Servicing  
Attn: Loss Mitigation Dept.  
4828 Loop Central Drive  
Houston, TX 77081  
Fax: (713) 793-4923

re: *Harry L. Frazier, Jr.*  
*Address: 1330 Mountain View Road, Stafford, VA*  
*Loan No.: 40216723*

Dear Loss Mitigation Department:

I am writing on behalf of my client, Harry Frazier ("Mr. Frazier"), and in response to your March 28, 2011 letter. In your letter you indicate you need the following documents in order to process their HAMP application:

- Signed and dated IRS form 4506-T (Request for Transcript of Tax Return), including social security numbers for all borrowers/contributors;
- Signed copy of most recently filed **personal** federal income tax return including all schedules and forms for all borrower/contributors; and
- Copy of recent utility bill **or** homeowners' insurance policy.

After my conversation with Virginia Ballard, from Litton Loan Servicing Loss Mitigation Department, she verified that all "missing documents" were, in fact, already produced earlier. However, she did state that Litton was requesting for the most recent utility bill. It did not seem necessary since we have already submitted the homeowners' insurance policy. She claims that Litton would like to have both the homeowners' insurance policy **and** the utility bill. Enclosed you will find:

SUROVELL ISAACS PETERSEN & LEVY PLC  
LITTON LOAN SERVICING  
April 15, 2011  
Page 2

- A copy of the most recent utility bill.

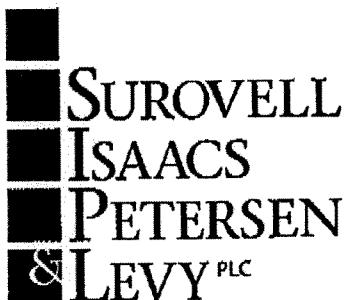
Please consider Mr. Frazier's HAMP application complete. Mr. Frazier and his wife, Victoria Frazier, remain committed to keeping their home and will await your response to their request for their application a Home Affordable Modification Program (HAMP) loan modification.

If you have any questions or require additional documentation, please call me directly at 703.277.9774.

Very Truly Yours,

  
Kristi Cahoon Kelly

Enclosures  
cc: Harry Frazier



WRITER'S DIRECT DIAL: 703.277.9774  
WRITER'S EMAIL: KKELLY@SIPLFIRM.COM

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OP COUNSEL  
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+ ALSO ADMITTED IN MD

July 26, 2011

**TELEFAX COVER LETTER**  
**PLEASE IMMEDIATELY DELIVER THE FOLLOWING TO:**

**LOSS MITIGATION DEPT.**  
**LITTON LOAN SERVICING**

TELEFAX: 713.793.4923

THIS TELEFAX ORIGINATES FROM: Kristi Cahoon Kelly

MATTER: Harry L. Frazier, Jr.  
Address: 1330 Mountain View Road, Stafford, VA  
Loan No.: 40216723

COMMENTS: Please find the enclosed correspondence.

OPERATOR: Olga CJ Macias (703-277-9706)

TOTAL PAGES TRANSMITTED (INCLUDING THIS COVER): 10

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WRITER'S DIRECT DIAL: 703.277.9706  
WRITER'S EMAIL: OMACIAS@SIPLFIRM.COM

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July 26, 2011

***by facsimile only***

Litton Loan Servicing  
Attn: Loss Mitigation Dept.  
4828 Loop Central Drive  
Houston, TX 77081  
Fax: (713) 793-4923

re: *Harry L. Frazier, Jr.*  
*Address: 1330 Mountain View Road, Stafford, VA*  
*Loan No.: 40216723*

Dear Loss Mitigation Department:

I am writing on behalf of my client, Harry Frazier ("Mr. Frazier"), and in response to your July 11, 2011 letter. In your letter you asked for the following documents:

- Letter from the Social Security Administration office verifying the borrower's Social Security number or an executed Form SSA-89; and
- Letter from employer.

Enclosed you will find:

- Mr. Frazier's Letter from the Social Security Administration office verifying the borrower's Social Security number; and
- Mrs. Frazier's most recent paystubs with her date of hire on it.

Mrs. Frazier has been working for Mr. Frazier since the business began around January 1, 2003. Per my conversation with Sierra Daldale, that should suffice as for the "letter from employer."

SUROVELL ISAACS PETERSEN & LEVY PLC  
LITTON LOAN SERVICING  
July 26, 2011  
Page 2

Please consider Mr. Frazier's HAMP application complete. Mr. Frazier and his wife, Victoria Frazier, remain committed to keeping their home and will await your response to their request for their application a Home Affordable Modification Program (HAMP) loan modification.

If you have any questions or require additional documentation, please contact me at 703.277.9706.

Very Truly Yours,

  
Olga C.J. Macias  
Legal Assistant to Kristi C. Kelly, Esq.

Enclosures

cc: Harry Frazier  
Kristi C. Kelly, Esq.